

[Automated system and method for providing accurate, non-invasive insurance status verification]

Abstract

The present invention relates generally to automatic insurance verification, and more specifically, to a non-invasive method and system for automatically determining, by any person with computer, wireless, or telephone access and in real-time, if an insured object of value is or is not insured irrespective of insurer location, jurisdiction, language, type, time, and also the internal operations, software platform and communications protocols used by insurers and/or governmental entities. It is an insurance verification, not an insurance reporting or tracking system and because it maintains no personal data of any kind, and can modify no record, it can deliver only very limited features regarding reporting or tracking. The present invention can however, provide absolute assurance of current insurance status at all times, provides a unique method of access which resolves all current failures and is non-invasive, providing complete privacy for all parties involved, (the absence of all personal information and the access method used

ensures that all access and data is inherently non-invasive). This invention further ensures that any check of status, at insurer or governmental registration, (including "e-registration", inspection, or any other location and time when and where a jurisdiction or insurer requires such a status check, will result in an instant and totally accurate status response. This system is based upon the assignment of a unique identifier, also known in this present art as a "UC" or "Unique Code" which then provides a method of accurate data, (including status checks), without reliance on "VINs", (vehicle identification numbers), policy number or other identifiers which are often incorrect. The UC is assigned to any combination of two or more elements that are "gleaned", (file field extraction and related system and methods), one of which is always current status. The extraction of these selected fields from data streams may be done by a number of prior art techniques, and the three most common have been detailed. First demonstrated to government officials in 1999 as a medical version and later the same year as a vehicle version, it has been demonstrated and documented since to a great many Federal and State governmental entities. This present invention has also been demonstrated to several foreign governments but incorporates no technologies that create any possible security risk for any government, insurer, individual, and especially to the national security of the United

States.